

## ABSTRACT OF THE DISCLOSURE

To provide a commercial settlement system using a novel prepaid credit card that may easily be owned by any one, may be used extensively for transactions like a credit card, may suppress a criminal risk and damage, the commercial transaction settlement system using a prepaid credit card is characterized by being composed of a financial agency for providing an accounting bankbook, issuing at least one prepaid credit card for which a usable maximum amount is set within an accounting amount of the accounting bankbook or a sum of the usable maximum amounts is set within the accounting amount, automatically paying from the bankbook and settling the commercial transaction in the same manner as a credit card by the transaction using the prepaid credit card, and displaying the settlement record of the commercial transaction on the bankbook, and a goods/service provider for being paid from the bankbook of a holder of the prepaid credit card to thereby settle the commercial transaction using the prepaid credit card.